

PRICE \$24 PER MONTH

NEW ADVERTISEMENTS.

that can be desired. Debutantes, not at all, 75 per cent., would be readily taken up locally, while their sterling equivalents at 44 per cent. would be equally acceptable in London. But could they be equally acceptable in London. Our exchange Banks readily get money at this rate into Debutenure or Preferential Society. The growth of the Colobey and the Native trade is so rapid that the indications of a safe and good return for an Agency devoted to the turning-in of facilities such as have been pointed out. In the last nine years the value of the exports of the United States at the rate of 100 million dollars to 263 million dollars, while our trade with the States has doubled in the last four years. In 1887 the "commodities" of the United States were valued at \$100 million from our Ports amounted to nearly nine million on tons, of the value of \$40,000,000. When the trade is increasing so rapidly, and money is so abundant, the thing to be done is to get the Government to the Native States where the vast stores of the Mineral and Forest Wealth of the Peninsula are just being opened up by Companies, Syndicates, Railways, and Banks; while capital is so abundant, and the money is so abundant, it is more forward than now, the promoters feel

The present state of public feeling as regards mining and other enterprises in the Peninsula is such that general activity is also prevalent with regard to commercial and financial matters. A certain amount of excitement about a place is not without some advantage. Men are stimulated to greater efforts; ideas which might have lain dormant for years spring into the light and become eagerly talked about with all the enthusiasm which arises from striking while the iron is hot, and though sometimes the energy and force of the public mind is not

It is not only the fact that the Government is not doing enough to improve the financial position of the Colony, but it is also the fact that the Government is not doing enough to improve the financial position of the Colony, but it is also the fact that the Government is not doing enough to improve the financial position of the Colony.

ports of mercantile business facilities. This included to operate after the manner of a mortgage bank, but doing business only in the Straits Settlements. It is safe but too evident that the present style of doing business in Singapore is one which has considerable risks. What causes the ruin of so many traders in Singapore? Why cannot many an Englishman or even a Chinaman get a decent living as a merchant? Because in many cases, if he attempts business on his own account, he has to seek accommodation at the hands of the Chetty or money lender, and pay as much as fifteen per cent. for it. Now it

decisions that eight or nine per cent is a very good return for money—that any agency which can do business by lending money at that rate, the security is good, can pay its shareholders handsome dividend. The trader, too, relieved of six or seven per cent, will be in a way to build up for himself a reserve, and not feel compelled to live in a hand-to-mouth fashion. The Agency that is meditated would advance money on produce, either at the plantations, in the merchant's godown, or in the Company's warehouses. Each plantation centre would have a branch and upon the actual produce of the mine could obtain an accommodation. And while doing this even if it

did not receive the products into its own godown. It would be perfectly safe, for the actual material for produce would be there, and a safe margin could be left for forest sales. Advances could also be made on real estate and other property such as the Banks, by their charter, are unable to make. Mortgages, those millstones about the necks of so many, would be to a considerable extent obviated. The Chettie would and their perception of sucking the capital of the place dry together gone, and would have to turn to their legitimate business as dealers in Opium. There is a wide opening for a well-founded, firmly

established agency to do business on strictly sound financial principles... credit is such an indispensable factor of business nowadays that it were desirable to sweep away the credit system, such would be impossible. The best solution, therefore, is to put credit on a substantial and permanent basis as possible, and if the proposal we have heard mooted proposed to do that alone, it would call for the most careful consideration. There is no reason why there should be any risks such as undertaking a system of crossed checks would make it possible to avoid any dealings in hard cash, or exchange of time and second class notes.

"I have this something," A British official
 "but it is valuable to those to whom cash or
 notes would offer a temptation. It is likely
 that an agency of this kind would meet with
 some opposition from existing companies, but
 the anticipations at present indulged in with
 reference to the Peifu are one half realized,
 and the near future there will be such an influx
 of business as will render such an agency,
 based on firm principles, highly useful and in-
 deed absolutely necessary."
 Singapore, 12th March, 1889.

SHAREHOLDERS are reminded that payment of the **SECOND INSTALLMENT OF TEN TAELS PER SHARE** is due **This Day**.
Payments to be made to the **HONGKONG AND SHANGHAI BANKING CORPORATION**, by whom receipts will be issued.
GIBB, LIVINGSTON & Co.
Agents.
Hongkong, 19th March, 1899. 599
A YOUNG ENGLISH LADY seeks EN-

AGACEMENT as GOVERNMENT. Acquirements: English, French, German, Music. Excellent references. Apply to Mrs. DUNCAN O. FRASER, Batavia. 1690

MUSIC AND SINGING.

ADAME KORFF, of the Berlin Conservatory, has decided to remain in Hongkong, and will be happy to give LESSONS in Music, Practical and Theoretical, Piano-forte, Singing, and voice cultivation. Arrangements made for Classes. Address: for the present, VICTORIA HOTEL.

Hongkong, 20th March, 1889. [501]
EASTERN AND AUSTRALIAN STEAM-
SHIP COMPANY, LIMITED.
FOR SYDNEY, MELBOURNE, AND
ADELAIDE.
Calling at Port Darwin & Queensland
Ports, and taking through Cargo to New
Zealand, Tasmania, &c).
THE Steamship
"GUTHRIE."
Captain Craig, will be despatched for the above

From To-DAY, the 20th instant, at Two
 o'clock, instead of as previously advertised.
 For Freight or Passage, apply to
 RUSSELL & Co.,
 Agents.
 Hongkong, 18th March, 1889. 1595
 "GLEN" LINE OF STEAM PACKET.
 FOR LONDON VIA SUEZ CANAL.
 THE Steamship
 "GLENLYON."
 Captain Sommer, will be despatched as above

TOMORROW, the 21st inst, at NOON.
 For Freight or Passage, apply to
JARDINE, MATHESON & Co.
 Agents.
 Hongkong, 20th March, 1890.

TO BE LET.

N^O 2 MORRISON HILL. Entry 1st April.
Apply to
G. C. ANDERSON,
13, Praya Central.
Hongkong, 26th February, 1890. [421]

N^O 3 WEST TERRACE.
Apply to
G. C. ANDERSON,
13, Praya Central.
Hongkong, 26th January, 1890. [229]

FIRST FLOOR of the Premises in the occupation of Messrs. ENTWISTLE, HAWES & Co., Praya Central, containing EIGHT ROOMS with Verandah and commanding fine view of the harbour.
Apply to
A. R. MARTY,
Hongkong, 8th March, 1890. [506]

N^O 1, 2 & 4, QUEEN'S GARDENS.
Apply to
G. C. ANDERSON,
13, Praya Central.
Hongkong, 26th January, 1890. [212]

A PART of a HOUSE in one of the best positions of the Colony—5 ROOMS and a GARDEN.
Apply to
W. E. L. C.,
c/o Hongkong Dispensary,
Hongkong, 11th March, 1890. [529]

THE GROUND FLOOR of HOUSE No. 4, BLUE BUILDINGS. Possession from the 1st April next.
For Particulars apply to
HOLLIDAY, WISE & Co.,
Hongkong, 15th March, 1890. [562]

HOUSE No. 31, "WEST VILLA," Pokfulam Road.
Apply to
BELLING & Co.,
Hongkong, 15th March, 1890. [561]

BUNGALOW UNFURNISHED, TO BE LET—from 1st October to 18th May next, at reduced rate.
Apply to
EDUARD SCHELLHASS & Co.,
Hongkong, 27th September, 1889. [137]

A WELL FURNISHED FLAT, 5 ROOMS with 2 Bathrooms, Praya Central, next to the German Consulate, from end of April to end of October.
Apply to
METER & Co.,
5, Queen's Road Central.
Hongkong, 4th March, 1890. [471]

HONGKONG WHARF & GODOWNS.
Goods received on STORAGE at Moderate Rates, in First-class Godowns.
STEAMER CARGOES discharged on favourable terms.
Also Entire GODOWNS to LET.
Apply to
MEYER & Co.,
Hongkong, 2nd July, 1887. [1246]

A WELL FURNISHED HOUSE in Cause Road, best locality, containing 8 ROOMS with Servants' Quarters; Water and Gas laid on.
Apply to
A. LIEBARD,
No. 8, Queen's Road Central.
Hongkong, 14th March, 1890. [552]

N^O 12 CAINE ROAD.
Apply to
SPANISH PROCUATION,
Hongkong, 16th March, 1890. [499]

N^O 3 ALBANY TERRACE.
Apply to
LINDSEY & DAVIS,
Hongkong, 26th February, 1890. [419]

FIRST FLOOR of 2, DUDDELL STREET.
Apply to
LINDSEY & DAVIS,
Hongkong, 26th February, 1890. [420]

"SUNNYSIDE," No. 7, Bonham Road.
Apply to
LINDSEY & DAVIS,
Hongkong, 14th November, 1889. [139]

FROM the 1st February next, OFFICES at present in the occupation of the COMPTON D'ESCOMPTES DE PARIS.
Apply to
RUSSELL & Co.,
Hongkong, 4th December, 1889. [40]

"LA HACIENDA," formerly occupied by Sir GEORGE PHILLIPS.
Apply to
H. N. MODY,
Victoria Buildings.
Hongkong, 18th December, 1889. [41]

ROOMS in "COLLEGE CHAMBERS."
Apply to
DAVID SASSON, SONS & Co.,
Hongkong, 18th July, 1888. [131]

A LARGE & WELL-FURNISHED HOUSE of 1st of May.
Apply to
JOHN WALKER & SONS,
OLD HIGHLAND WHISKY.
Hongkong, 5th March, 1890. [132]

A BUNGALOW in Garden Lots Nos. 55/53, Kowloon.
Apply to
D. MUSSO & Co.,
Hongkong, 4th February, 1890. [259]

YEUNG SUNG & CO. COAL MERCHANTS.
Address—Care of Messrs. K. WONG SUNG & Co., No. 68 PRAYA.
[642]

INVALED'S PORT.
Analyzed and Certified by Professor CASSELL. Each bottle bears his Certificate of Purity. The Wine is as designated.
Apply to
JARDINE, MATHESON & Co.,
HONGKONG & SHANGHAI.
[609]

INTIMATIONS.

GOVERNMENT NOTIFICATION.
TENDERS are invited for the CONSTRUCTION of a SCREW STEAM VESSEL for the Selangor Government. Tenders should be sealed and addressed to the British Resident, Selangor, at Singapore, to reach Selangor not later than Noon on the 1st May, 1890.
Further information may be obtained from the Colonial Secretary of Hongkong.
F. A. SWETENHAM,
British Resident,
Selangor.
Kuala Lumpur, 26th January, 1890. [1507]

THE STEAM LAUNCH COMPANY, LIMITED.
NOTICE TO SHAREHOLDERS.
THE THIRD CALL of TEN DOLLARS per Share is due on the 2nd day of April, 1890, as per Article No. 33 of the Company. Shareholders will please pay the amount due upon their Shares to the HONGKONG & SHANGHAI BANKING CORPORATION.
By Order,
A. G. GORDON,
Secretary.
Hongkong, 13th March, 1890. [563]

NOTICE TO CREDITORS.
PAYMENT OF DIVIDEND.
Six DIVIDEND of 84 per Cent on all Claims against the Hongkong Branch of THE ORIENTAL BANK CORPORATION, which have been approved by the Court of Chancery will be paid at the Office of the Liquidator, MESSRS. JARDINE, MATHESON & Co., Limited, on MONDAY, the 18th March, next.
Creditors are requested to apply to the Bank for their Dividends, and to produce the latest held from the Liquidator admitting their Claims in order that the payment of the 6th Dividend may be endorsed thereon.
The Official Liquidator, by arrangement with the Assistant Liquidator, is prepared to pay in advance to Creditors willing to receive such payment in FULL DISCHARGE of their Claims the Dividend of 84 per Cent payable in the year 1890, under a discount of FIVE PER CENT.
Creditors who are willing to accept payment of the Final Dividend less discount as above are requested to communicate with the undersigned before the end of the 18th March, 1890.
E. W. BUTLER,
Agent for the Official Liquidator
Oriental Bank Corporation
in Liquidation.
2, Queen's Road,
Hongkong, 6th February, 1890. [1389]

MANUFACTURER OF FIRST CLASS FURNITURE AND UPHOLSTERY, COLLEGE CHAMBERS.
DRAWING ROOM AND DINING ROOM SUITS, LOUNGES AND EAST CHAIRS, BEDROOMS, WARDROBES, DRESSING TABLES AND MARBLED TOPS, STAIRS, MANTEL AND CROWN GLASSES.
SILK FLUSHES IN VARIOUS COLOURS. TAPESTRIES IN LATEST DESIGNS.
GREAT REDUCTION IN PRICES.
HONGKONG, 26th April 1888. [137]

THE SHOP TAI SHING, dealing in various Goods, established at PEARL STREET, No. 21, PEARL STREET, from September of last year and without any branch elsewhere, is NOT RESPONSIBLE for any LOANS or DEBTS of whatever amount which may be drawn or made by its Employees, as it is not warranted or Debts at all times.
TAI SHING.
FOR SALE.

JULES MUM & Co's
CHAMPAGNE, Qts. \$20 & Pts. \$21.
DUBOIS & Co's
BORDEAUX CLARETS,
AND
WHITE WINES.
CHAU, LEONVILLE, at \$23 per Case of 1 doz.
CHAU, MARGAUX, at \$22
BAXTER'S "BARLEY BREE,"
(Celebrated) per Case of 12 BOTTLES,
at \$25 per Case of 1 doz.
GIBB, LIVINGSTON & Co.
Hongkong, 10th November, 1888. [27]

CHAMPAGNE "MONOPOLE"
—HEDSIECK & Co.—
MONOPOLE Red Seal (medium dry).
Do. "sec" Red Seal (dry).
Do. Gold Seal (extra dry).
Do. Gold Seal (extra dry).
CARLOWITZ & Co.,
Sole Agents for
HEDSIECK & Co., Reims,
For Hongkong, China, and Japan.
Hongkong, 1st July, 1888. [1245]

ADJUSTMENT OF BONUS FOR THE YEAR 1888.
CONTRIBUTORS to the above Office are requested to furnish the undersigned with a List of their Contributions for the year ending 31st December, 1888, in order that the Distribution of Bonus may be arranged. Returns not received prior to the 30th day of March instant, will be adjusted by the Office and no Claims or Alterations will be subsequently admitted.
JARDINE, MATHESON & Co.,
General Agents,
Canton Insurance Office, Ltd.,
Hongkong, 1st March, 1890. [452]

CHAMPAGNE, HEDSIECK & Co's
CHAMPAGNE, 1890 White Seal.
\$25 per case of 1 dozen quarts.
\$23 per case of 2 dozen quarts.
CLARET, GRABAY & Co's
CLARET, 1890 White Seal.
\$25 per case of 1 dozen quarts.
\$23 per case of 2 dozen quarts.
PALMER MARGAUX.
\$7.50 per case of 1 dozen quarts.
\$6.50 per case of 2 dozen quarts.
MORMONT.
\$5 per case of 1 dozen quarts.
JOHN WALKER & SONS,
OLD HIGHLAND WHISKY.
\$9 per case of 1 dozen bottles.
ALSO.
CUTLER PALMER & Co's
WINE AND SPIRITS.
HONGKONG, 1st January, 1890. [125]

HONGKONG AND WHAMPOA DOCK COMPANY, LIMITED.
SHIPMASTERS AND ENGINEERS are respectfully informed that if upon their arrival in this Harbour, none of the Company's Foremen should be at hand, orders for repairs to the YARD OFFICE, No. 14, Praya Central, will receive prompt attention.
In the event of complaints being found necessary, communication with the Undersigned is requested, when immediate steps will be taken to rectify the cause of dissatisfaction.
D. GILLIES,
Hongkong, 26th August, 1889. [129]

MRS. STAINFIELD, 55, Queen's Road Central, has PRIMAVERA BOARD and RESIDENCE.
Good Accommodation, well furnished Rooms at moderate rates.
Apply to
MRS. STAINFIELD, 55, Queen's Road Central.
[119]

BEST SCOTCH WHISKY, IN ROUND BOTTLES.
Apply to
JARDINE, MATHESON & Co.,
HONGKONG & SHANGHAI.
[119]

THE STEAM LAUNCH COMPANY, LIMITED.
KOWLOON FERRY.
One of the Company's Launches runs daily as a Ferry Boat between PEARL STREET and KOWLOON at the following hours:
Leaves Hongkong: 6:00 A.M., 2:10 P.M., 6:10 A.M., 2:55 P.M.
Leaves Kowloon: 6:00 A.M., 2:10 P.M., 6:10 A.M., 2:55 P.M.
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